

**Information to identify the case:**

Debtor 1	Jeanette Torres		Social Security number or ITIN xxx-xx-7955
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			EIN -----
	First Name	Middle Name	Last Name
United States Bankruptcy Court	District of New Jersey		
Case number:	18-31734-KCF		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jeanette Torres  
fka Jeanette Ortega

2/1/19

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**  
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
Jeanette Torres  
Debtor

Case No. 18-31734-KCF  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 318Page 1 of 3  
Total Noticed: 76

Date Rcvd: Feb 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 03, 2019.

db	+Jeanette Torres, 355 Thomas Street, Perth Amboy, NJ 08861-2020
517848055	+Bank Of America, 4909 Savarese Circle, Tampa, FL 33634-2413
517848058	+Citibank/The Home Depot, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
517848060	+City of Perth Amboy, Office of Housing, One Olive Street, Perth Amboy, NJ 08861-4517
517848065	+Conduent/Bk America, Attn: Claims Department, Po Box 7051, Utica, NY 13504-7051
517848066	Conduent/Bk America, C/o Acs, Utica, NY 13501
517848072	+Debt Recovery Solution, 6800 Jericho Turnpike, Syosset, NY 11791-4401
517848071	+Debt Recovery Solution, Attn: Bankruptcy, Po Box 9003, Syosset, NY 11791-9003
517848077	+Edison Metutchen Orthopaedic Group PA, 10 Parsonage Road, Suite 500, Edison, NJ 08837-2475
517848078	+Eos Cca, Attn: Bankruptcy, Po Box 329, Norwell, MA 02061-0329
517848079	+Eos Cca, Po Box 981008, Boston, MA 02298-1008
517848080	Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
517848081	+Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
517848087	+Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
517848086	+Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388
517848082	+Financial Recoveries, Attn: Bankruptcy, Po Box 1388, Mount Laurel, NJ 08054-7388
517848093	Hackensack Meridian Health, PO BOX 650292, Dallas, TX 75265-0292
517848104	+Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
517848105	+Mr. Cooper, 350 Highland Dr, Lewisville, TX 75067-4177
517848112	+Quest Diagnostics, PO Box 7308, Hollister, MO 65673-7308
517848114	+Robert Wood Johnson Hospital Rahway, 865 Stone Street, Rahway, NJ 07065-2742
517848115	+Robert Wood Johnson University Hospital, P.O. Box 903, Oceanport, NJ 07757-0903
517848116	+Rutgers Health, PO Box 829650, Philadelphia, PA 19182-0001
517848117	Santhosh Cheela MD, Suite 208, 200 Perrine Road, Old Bridge, NJ 08857-2836
517848123	TransUnion, P.O. Box 2000, Crum Lynne, PA 19022
517848124	+Transword Systems, Inc., One Huntington Quadrangle, Suite 2S01, Melville, NY 11747-4438
517848128	+US Department of Education/Great Lakes, 2401 International Lane, Madison, WI 53704-3121
517848129	+US Department of Education/Great Lakes, PO Box 7860, Madison, WI 53707-7860
517848126	+US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
517848125	University Radiology Group, P.O. Box 1075, East Brunswick, NJ 08816-1075

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Feb 02 2019 01:50:58 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 02 2019 01:50:54 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517848043	E-mail/Text: ebn@americancollect.com Feb 02 2019 01:51:15 Americollect, Po Box 1566, Manitowoc, WI 54221
517848032	E-mail/Text: ebn@americancollect.com Feb 02 2019 01:51:15 Americollect, Po Box 1566, 1851 South Alverno Road, Manitowoc, WI 54221
517848028	+EDI: AARGON.COM Feb 02 2019 06:18:00 Aargon Agency, Attn: Bankruptcy Department, 8668 Spring Mountain Rd, Las Vegas, NV 89117-4132
517848029	+EDI: AARGON.COM Feb 02 2019 06:18:00 Aargon Agency, 8668 Spring Mountain Rd, Las Vegas, NV 89117-4132
517848030	+E-mail/Text: American@AABinfo.net Feb 02 2019 01:50:28 American Adjustment Bureau, Inc., Attn: Bankruptcy, Po Box 2758, Waterbury, CT 06723-2758
517848031	+E-mail/Text: American@AABinfo.net Feb 02 2019 01:50:28 American Adjustment Bureau, Inc., 73 Field St, Waterbury, CT 06702-1906
517848054	EDI: BANKAMER.COM Feb 02 2019 06:18:00 Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998
517848056	+EDI: CHASE.COM Feb 02 2019 06:18:00 Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
517848057	+EDI: CHASE.COM Feb 02 2019 06:18:00 Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298
517848059	+EDI: CITICORP.COM Feb 02 2019 06:18:00 Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
517848061	+EDI: WFNNB.COM Feb 02 2019 06:18:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
517848062	+EDI: WFNNB.COM Feb 02 2019 06:18:00 Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
517848064	+EDI: WFNNB.COM Feb 02 2019 06:18:00 Comenitybank/New York, Po Box 182789, Columbus, OH 43218-2789
517848063	+EDI: WFNNB.COM Feb 02 2019 06:18:00 Comenitybank/New York, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
517848067	+EDI: CONVERGENT.COM Feb 02 2019 06:18:00 Convergent Outsourcing , Inc., 800 SW 39th St., PO Box 9004, Renton, WA 98057-9004
517848069	+EDI: CBS7AVE Feb 02 2019 06:18:00 Country Door/Swiss Colony, Attn:Bankruptcy, Po Box 2830, Monroe, WI 53566-8030
517848070	+EDI: CBS7AVE Feb 02 2019 06:18:00 Country Door/Swiss Colony, 1112 7th Ave, Monroe, WI 53566-1364
517848074	EDI: DISCOVER.COM Feb 02 2019 06:18:00 Discover Financial, Po Box 15316, Wilmington, DE 19850

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

517848073 +EDI: DISCOVER.COM Feb 02 2019 06:18:00 Discover Financial, Po Box 3025,  
New Albany, OH 43054-3025  
517848075 +EDI: DCI.COM Feb 02 2019 06:18:00 Diversified Consultants, Inc.,  
Diversified Consultants, Inc., Po Box 551268, Jacksonville, FL 32255-1268  
517848076 +EDI: DCI.COM Feb 02 2019 06:18:00 Diversified Consultants, Inc., 10550 Deerwood Park Blvd,  
Jacksonville, FL 32256-2805  
517848091 +EDI: BLUESTEM Feb 02 2019 06:18:00 Fingerhut, Bankruptcy Dept, 6250 Ridgewood Rd,  
Saint Cloud, MN 56303-0820  
517848092 +EDI: BLUESTEM Feb 02 2019 06:18:00 Fingerhut, 6250 Ridgewood Rd,  
Saint Cloud, MN 56303-0820  
517848095 +EDI: IIC9.COM Feb 02 2019 06:18:00 I C System Inc, Po Box 64378,  
Saint Paul, MN 55164-0378  
517848094 +EDI: IIC9.COM Feb 02 2019 06:18:00 I C System Inc, 444 Highway 96 East, P.O. Box 64378,  
St. Paul, MN 55164-0378  
517848099 EDI: JEFFERSONCAP.COM Feb 02 2019 06:18:00 Jefferson Capital Systems, LLC, 16 Mcleland Rd,  
Saint Cloud, MN 56303  
517848096 +E-mail/Text: collections@jeffersonassociates.com Feb 02 2019 01:51:11 Jefferson Associates,  
3 Coral St, Edison, NJ 08837-3242  
517848098 EDI: JEFFERSONCAP.COM Feb 02 2019 06:18:00 Jefferson Capital Systems, LLC, Po Box 1999,  
Saint Cloud, MN 56302  
517848100 +EDI: RESURGENT.COM Feb 02 2019 06:18:00 LVNV Funding/Resurgent Capital, Po Box 10497,  
Greenville, SC 29603-0497  
517848101 +EDI: RESURGENT.COM Feb 02 2019 06:18:00 LVNV Funding/Resurgent Capital, Po Box 1269,  
Greenville, SC 29602-1269  
517848103 +EDI: MID8.COM Feb 02 2019 06:18:00 Midland Funding, 2365 Northside Dr Ste 30,  
San Diego, CA 92108-2709  
517848102 +EDI: MID8.COM Feb 02 2019 06:18:00 Midland Funding, 2365 Northside Dr Ste 300,  
San Diego, CA 92108-2709  
517848109 +EDI: NAVIENTFKASMSERV.COM Feb 02 2019 06:18:00 Navient, Po Box 9500,  
Wilkes Barre, PA 18773-9500  
517848111 +EDI: NAVIENTFKASMSERV.COM Feb 02 2019 06:18:00 Navient, 11100 Usa Pkwy,  
Fishers, IN 46037-9203  
517848106 +EDI: NAVIENTFKASMSERV.COM Feb 02 2019 06:18:00 Navient, Attn: Bankruptcy, Po Box 9500,  
Wilkes-Barre, PA 18773-9500  
517848118 +E-mail/Text: jennifer.chacon@spservicing.com Feb 02 2019 01:52:58  
Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250  
517848119 +EDI: SWCR.COM Feb 02 2019 06:18:00 Southwest Credit Systems, 4120 International Parkway,  
Suite 1100, Carrollton, TX 75007-1958  
517848120 +EDI: SWCR.COM Feb 02 2019 06:18:00 Southwest Credit Systems, 4120 International Pkwy,  
Carrollton, TX 75007-1958  
517848121 +EDI: WTRRNBNK.COM Feb 02 2019 06:18:00 Target, Attn: Bankruptcy Dept Target Card Servic,  
Po Box 9475, Minneapolis, MN 55440-9475  
517848122 +EDI: WTRRNBNK.COM Feb 02 2019 06:18:00 Target, Po Box 673, Minneapolis, MN 55440-0673  
517848131 +EDI: VERIZONCOMB.COM Feb 02 2019 06:18:00 Verizon, Po Box 650584, Dallas, TX 75265-0584  
517848130 +EDI: VERIZONCOMB.COM Feb 02 2019 06:18:00 Verizon, Verizon Wireless Bk Admin,  
500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225  
517848133 +EDI: WFFC.COM Feb 02 2019 06:18:00 Wells Fargo Home Mortgage, 1 Home Campus # X230203m,  
Des Moines, IA 50328-0001  
517848132 +EDI: WFFC.COM Feb 02 2019 06:18:00 Wells Fargo Home Mortgage, Attn: Bankruptcy,  
Po Box 10335, Des Moines, IA 50306-0335

TOTAL: 46

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517848034\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: Americollect, Po Box 1566, 1851 South Alverno Road,  
Manitowoc, WI 54221)  
517848035\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: Americollect, Po Box 1566, 1851 South Alverno Road,  
Manitowoc, WI 54221)  
517848036\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: Americollect, Po Box 1566, 1851 South Alverno Road,  
Manitowoc, WI 54221)  
517848037\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: Americollect, Po Box 1566, 1851 South Alverno Road,  
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517848038\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: Americollect, Po Box 1566, 1851 South Alverno Road,  
Manitowoc, WI 54221)  
517848039\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
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517848040\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: Americollect, Po Box 1566, 1851 South Alverno Road,  
Manitowoc, WI 54221)  
517848041\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: Americollect, Po Box 1566, 1851 South Alverno Road,  
Manitowoc, WI 54221)

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*  
517848042\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
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Manitowoc, WI 54221)  
517848044\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: Americollect, Po Box 1566, Manitowoc, WI 54221)  
517848045\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: Americollect, Po Box 1566, Manitowoc, WI 54221)  
517848046\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: Americollect, Po Box 1566, Manitowoc, WI 54221)  
517848047\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: Americollect, Po Box 1566, Manitowoc, WI 54221)  
517848048\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
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517848049\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: Americollect, Po Box 1566, Manitowoc, WI 54221)  
517848050\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
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517848051\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: Americollect, Po Box 1566, Manitowoc, WI 54221)  
517848052\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: Americollect, Po Box 1566, Manitowoc, WI 54221)  
517848053\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: Americollect, Po Box 1566, Manitowoc, WI 54221)  
517848033\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: Americollect, Po Box 1566, 1851 South Alverno Road,  
Manitowoc, WI 54221)  
517848068\* +Convergent Outsourcing , Inc., 800 SW 39th St., PO Box 9004, Renton, WA 98057-9004  
517848088\* +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
517848089\* +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
517848090\* +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
517848083\* +Financial Recoveries, Attn: Bankruptcy, Po Box 1388, Mount Laurel, NJ 08054-7388  
517848084\* +Financial Recoveries, Attn: Bankruptcy, Po Box 1388, Mount Laurel, NJ 08054-7388  
517848085\* +Financial Recoveries, Attn: Bankruptcy, Po Box 1388, Mount Laurel, NJ 08054-7388  
517848097\* +Jefferson Associates, 3 Coral St, Edison, NJ 08837-3242  
517848110\* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500  
517848107\* +Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500  
517848108\* +Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500  
517848113\* +Quest Diagnositcs, PO Box 7308, Hollister, MO 65673-7308  
517848127\* +US Deptartment of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860,  
Madison, WI 53707-7860

TOTALS: 0, \* 33, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 03, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2019 at the address(es) listed below:

Bunce Atkinson on behalf of Trustee Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com,  
maraujo@atkinsondebartolo.org  
Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com,maraujo@atkinsondebartolo.org  
Justin M Gillman on behalf of Debtor Jeanette Torres abgillman@optonline.net,  
r47252@notify.bestcase.com  
Kevin Gordon McDonald on behalf of Creditor Towd Point Mortgage Trust 2017-FRE2  
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 5